

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1.-35. (Canceled).

1                   36.     (New) A method for facilitating communication among participants in an  
2 insurance-underwriting process, the method comprising:

3                   under the control of one or more web server computer systems communicatively  
4 coupled to a central data repository, providing access to a web-based portal to the participants in  
5 the insurance-underwriting process, the web-based portal providing each participant access to  
6 one or more of a plurality of web-based applications hosted by one or more application server  
7 computer systems based on one or more attributes associated with the participant, each of the  
8 plurality of web-based applications employing a consistent desktop visual metaphor having at  
9 least a business module menu portion, an active business module tool portion, and a toolbar;  
10                  generating, with one or more processors associated with the one or more web  
11 server computer systems, information configured for displaying the desktop visual metaphor  
12 associated with a selected web-based application in the plurality of web-based applications to a  
13 participant accessing the web-based portable from a client device based on one or more attributes  
14 associated with the participant, the desktop visual metaphor associated with the selected web-  
15 based application including:

16                  a toolbar configured with one or more visual representations for each of  
17 one or more of a plurality of business modules associated with the selected web-based  
18 application that are accessible to the participant based on the one or more attributes associated  
19 with the participant, each of the plurality of business modules having a plurality of business logic  
20 tools,

21                  a business module menu portion configured with one or more menu items  
22 for each of one or more of the plurality of business logic tools associated with a selected business

23 module in the plurality of business modules that are accessible to the participant based on the one  
24 or more attributes associated with the participant, each of the plurality of business logic tools  
25 having a plurality of views configured for displaying data stored in the central data repository,  
26 and

27 an active business module tool portion configured with one or more of the  
28 plurality of views associated with an active business module tool in the plurality of business  
29 module tools that is accessible to the participant based on the one or more attributes associated  
30 with the participant; and

31 communicating, from the one or more web server computer systems to the client  
32 device, data obtained from the central data repository to the participant via the web-based portal.

1 37. (New) The method of claim 36, further comprising:  
2 generating, with the one or more processors associated with the one or more web  
3 server computer systems, information configured for displaying in the active business module  
4 tool portion a tab corresponding to each of the one or more of the plurality of business logic tools  
5 associated with the selected business module in the plurality of business modules that are  
6 accessible to the participant.

1 38. (New) The method of claim 36, further comprising:  
2 generating, with the one or more processors associated with the one or more web  
3 server computer systems, information configured for displaying in the active business module  
4 tool portion each of the one or more of the plurality of views including a summary view  
5 providing an agent information summarizing cases the agent is handling, a list view providing  
6 the agent a list of cases the agent is handling, and a details view providing the agent case-specific  
7 information for cases the agent is handling.

1 39. (New) The method of claim 36, wherein the participants are selected from  
2 a group consisting of: insurance carriers, insurance agencies, insurance agents, and service  
3 providers.

1                   40.     (New) The method of claim 36, wherein the participant is selected from a  
2     group consisting of agents and case managers.

1                   41.     (New) The method of claim 36, wherein each business module of each  
2     web-based application is adapted to allow the plurality of web-based applications to be scalable.

1                   42.     (New) The method of claim 36, wherein at least one or more of the  
2     plurality of business modules of each web-based application is configured to be purchased  
3     incrementally.

1                   43.     (New) The method of claim 36, wherein each of the plurality of web-  
2     based application includes:  
3                   a user profile business module for managing profiles of users of the web-based  
4     application;  
5                   a general administration business module for handling administrative tasks  
6     pertaining to the web-based application; and  
7                   a business module for accomplishing tasks related to insurance underwriting or  
8     management.

1                   44.     (New) The method of claim 36, wherein the plurality of business logic  
2     tools of each of the plurality of business modules of each of the plurality web-based applications  
3     comprises at least one generic tool and at least one entity-specific tool, said at least one entity-  
4     specific tool being accessible by a subset of the participants to whom said at least one generic  
5     tool is accessible.

1                   45.     (New) The method of claim 36, wherein the one or more attributes of the  
2     participant are selected from a plurality of attributes comprising:  
3                   a role in the insurance underwriting process;  
4                   an identity; and

5                   a context in which the participant seeks access to the data obtained from the  
6   central data repository.

1                   46.   (New) A non-transitory computer-readable medium storing computer-  
2   executable code for facilitating communication among participants in an insurance-underwriting  
3   process, the computer-readable medium comprising:

4                   code for providing access to a web-based portal to the participants in the  
5   insurance-underwriting process, the web-based portal providing each participant access to one or  
6   more of a plurality of web-based applications based on one or more attributes associated with the  
7   participant, each of the plurality of web-based applications employing a consistent desktop visual  
8   metaphor having at least a business module menu portion, an active business module tool  
9   portion, and a toolbar;

10                  code for generating information configured for displaying the desktop visual  
11   metaphor associated with a selected web-based application in the plurality of web-based  
12   applications to a participant accessing the web-based portable from a client device based on one  
13   or more attributes associated with the participant, the desktop visual metaphor associated with  
14   the selected web-based application including:

15                  a toolbar configured with one or more visual representations for each of  
16   one or more of a plurality of business modules associated with the selected web-based  
17   application that are accessible to the participant based on the one or more attributes associated  
18   with the participant, each of the plurality of business modules having a plurality of business logic  
19   tools,

20                  a business module menu portion configured with one or more menu items  
21   for each of one or more of the plurality of business logic tools associated with a selected business  
22   module in the plurality of business modules that are accessible to the participant based on the one  
23   or more attributes associated with the participant, each of the plurality of business logic tools

24   having a plurality of views configured for displaying data stored in a central data repository, and

25                  an active business module tool portion configured with one or more of the  
26   plurality of views associated with an active business module tool in the plurality of business

27 module tools that is accessible to the participant based on the one or more attributes associated  
28 with the participant; and  
29 code for communicating data obtained from the central data repository to the  
30 participant via the web-based portal.

1 47. (New) The computer-readable medium of claim 47, further comprising:  
2 code for generating information configured for displaying in the active business  
3 module tool portion a tab corresponding to each of the one or more of the plurality of business  
4 logic tools associated with the selected business module in the plurality of business modules that  
5 are accessible to the participant.

1 48. (New) The computer-readable medium of claim 47, further comprising:  
2 code for generating information configured for displaying in the active business  
3 module tool portion each of the one or more of the plurality of views including a summary view  
4 providing an agent information summarizing cases the agent is handling, a list view providing  
5 the agent a list of cases the agent is handling, and a details view providing the agent case-specific  
6 information for cases the agent is handling.

1 49. (New) The computer-readable medium of claim 47, wherein the  
2 participants are selected from a group consisting of: insurance carriers, insurance agencies,  
3 insurance agents, and service providers.

1 50. (New) The computer-readable medium of claim 47, wherein the  
2 participant is selected from a group consisting of agents and case managers.

1 51. (New) The computer-readable medium of claim 47, wherein each  
2 business module of each web-based application is adapted to allow the plurality of web-based  
3 applications to be scalable.

1                   52.     (New) The computer-readable medium of claim 47, wherein at least one  
2 or more of the plurality of business modules of each web-based application is configured to be  
3 purchased incrementally.

1                   53.     (New) The computer-readable medium of claim 47, wherein each of the  
2 plurality of web-based application includes:  
3                   a user profile business module for managing profiles of users of the web-based  
4 application;  
5                   a general administration business module for handling administrative tasks  
6 pertaining to the web-based application; and  
7                   a business module for accomplishing tasks related to insurance underwriting or  
8 management.

1                   54.     (New) The computer-readable medium of claim 47, wherein the plurality  
2 of business logic tools of each of the plurality of business modules of each of the plurality web-  
3 based applications comprises at least one generic tool and at least one entity-specific tool, said at  
4 least one entity-specific tool being accessible by a subset of the participants to whom said at least  
5 one generic tool is accessible.

1                   55.     (New) The computer-readable medium of claim 47, wherein the one or  
2 more attributes of the participant are selected from a plurality of attributes comprising:  
3                   a role in the insurance underwriting process;  
4                   an identity; and  
5                   a context in which the participant seeks access to the data obtained from the  
6 central data repository.

1                   56.     (New) A system for facilitating communication among participants in an  
2 insurance-underwriting process, the system comprising:  
3                   one or more database server computer systems configured to provide a central  
4 data repository;

5                   one or more application server computer system configured to provide a plurality  
6 of web-based applications hosted by the one or more application server computer systems, each  
7 of the plurality of web-based applications employing a consistent desktop visual metaphor  
8 having at least a business module menu portion, an active business module tool portion, and a  
9 toolbar; and

10                   one or more web server computer systems configured to provide a web-based  
11 portal to the participants in the insurance-underwriting process, the web-based portal providing  
12 each participant access to one or more of the plurality of web-based applications based on one or  
13 more attributes associated with the participant;

14                   wherein the one or more web server computer systems are further configured to  
15 generate information configured for displaying the desktop visual metaphor associated with a  
16 selected web-based application in the plurality of web-based applications to a participant  
17 accessing the web-based portable from a client device based on one or more attributes associated  
18 with the participant, the desktop visual metaphor associated with the selected web-based  
19 application including:

20                   a toolbar configured with one or more visual representations for each of  
21 one or more of a plurality of business modules associated with the selected web-based  
22 application that are accessible to the participant based on the one or more attributes associated  
23 with the participant, each of the plurality of business modules having a plurality of business logic  
24 tools,

25                   a business module menu portion configured with one or more menu items  
26 for each of one or more of the plurality of business logic tools associated with a selected business  
27 module in the plurality of business modules that are accessible to the participant based on the one  
28 or more attributes associated with the participant, each of the plurality of business logic tools  
29 having a plurality of views configured for displaying data stored in the central data repository,  
30 and

31                   an active business module tool portion configured with one or more of the  
32 plurality of views associated with an active business module tool in the plurality of business

33 module tools that is accessible to the participant based on the one or more attributes associated  
34 with the participant;  
35 wherein the one or more web server computer systems are further configured to  
36 communicate data obtained from the central data repository to the participant via the web-based  
37 portal.